



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [NBT BANCORP INC.](#)

**City/State** [NORWICH, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [11,994,411](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

[NBT BANCORP INC.](#)  
[52 SOUTH BROAD STREET](#)  
[NORWICH, NY 13815](#)

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BHC Name

City/State

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	11,470,751	10,349,801	10,491,922	9,573,290	9,379,004
Net income (\$000)	117,575	70,194	104,388	121,021	112,566
Number of BHCs in peer group	132	130	128	146	154

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.75	2.65	53	3.05	2.80	66	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
+ Non-interest income	1.35	1.09	69	1.40	1.21	64	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
- Overhead expense	2.47	2.21	72	2.61	2.59	62	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
- Provision for credit losses	-0.13	-0.12	41	0.67	0.66	55	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
+ Securities gains (losses)	0	0.01	46	0	0.03	29	0	0.02	27	0	0.01	57	-0.07	0	4
+ Other tax equivalent adjustments	0	0	49	0	0	45	0	0	5	0	0	79	0	0	45
= Pretax net operating income (tax equivalent)	1.77	1.76	55	1.17	0.91	63	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Net operating income	1.37	1.34	56	0.90	0.70	63	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Net income	1.37	1.34	56	0.90	0.71	62	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.41			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.18	3.12	52	3.70	3.64	51	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense	0.19	0.26	39	0.37	0.58	23	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent)	3	2.85	58	3.33	3.05	66	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.10	0.12	54	0.24	0.28	55	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Earnings coverage of net loan and lease losses (X)	24.87	26.30	60	10.66	20.97	46	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.23	1.32	45	1.51	1.58	54	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.23	1.30	48	1.51	1.55	58	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.48	0.58	48	0.50	0.71	35	0.61	0.71	48	0.37	0.56	34	0.40	0.57	40
30-89 days past due loans and leases / Total loans and leases	0.42	0.29	75	0.22	0.37	39	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
<b>Liquidity and Funding</b>															
Net noncore funding dependence	-7.71	-3.31	35	0.67	6.19	38	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-8.04	-9.17	45	0.06	-2.71	55	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Net loans and leases / Total assets	62.32	58.81	60	68.64	63	61	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
<b>Capitalization</b>															
Tier 1 leverage ratio	9.47	9.07	67	9.48	9.05	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Holding company equity capital / Total assets	10.35	10.79	47	10.75	11.12	43	10.86	11.16	44	11.53	11.37	53	10.65	11.21	41
Total equity capital (including minority interest) / Total assets	10.35	10.91	45	10.75	11.24	41	10.86	11.29	42	11.53	11.43	51	10.65	11.30	40
Common equity tier 1 capital / Total risk-weighted assets	12.20	12.64	49	11.63	12.26	40	11.84	12.38	44	11.29	12.50	35	10.49	12.37	21
Net loans and leases / Equity capital (X)	6.02	5.47	63	6.39	5.73	68	6.22	5.58	65	6.31	6.55	42	6.70	6.70	52
Cash dividends / Net income	30.29	27.22	55	50.46	49.74	55	45.22	42.30	56	38.02	25.65	69	38.44	24.05	69
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			93.20			35.12	
<b>Growth Rates</b>															
Assets	10.55	9.51	59	12.30	16.67	41	12.53	16.68	41	1.67	8.66	20	4.59	9.35	35
Equity capital	6.46	7.52	57	6.15	6.54	54	6	6.99	50	10.07	12.19	44	6.23	12.50	29
Net loans and leases	0.36	-0.66	63	7.02	12.75	35	4.45	9.07	34	3.70	8.63	28	4.71	10.51	27
Noncore funding	-15.80	-21.64	60	-33.22	-6.57	15	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	8.06	10.65	53	8.58	13.73	50	8.42	13.56	49	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	112.49	103.15	89	113.66	103.27	89	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Cash from ops + noncash items + op expense / Op expense + dividends	129.43	155.61	43	164.97	142.45	71	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	222,702	230,982	307,843	321,439	300,750	-3.58	19.15
Income from lease financing receivables.....	3	14	16	35	77	-78.57	-98.37
Fully taxable income on loans and leases.....	222,269	230,350	307,029	320,229	300,827	-3.51	18.80
Tax-exempt income on loans and leases.....	436	646	830	1,245	0	-32.51	
Estimated tax benefit on income on loans and leases.....	116	184	246	331	0	-36.91	
Income on loans and leases (tax equivalent).....	222,821	231,180	308,105	321,805	300,827	-3.62	19.10
Investment interest income (tax equivalent).....	27,441	29,506	38,792	43,744	42,169	-7.00	-1.76
Interest on balances due from depository institutions.....	763	464	610	773	183	64.44	959.72
Interest income on other earning assets.....	443	1,674	2,096	2,879	3,083	-73.54	-67.64
Total interest income (tax equivalent).....	251,468	262,824	349,603	369,201	346,262	-4.32	16.17
Interest on time deposits of \$250K or more.....	1,003	2,019	2,588	2,913	1,614	-50.32	
Interest on time deposits < \$250K.....	2,401	6,418	7,709	12,565	9,597	-62.59	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	5,178	9,746	11,773	24,508	10,933	-46.87	43.43
Interest on other borrowings and trading liabilities.....	2,003	6,585	7,692	15,993	16,482	-69.58	-66.68
Interest on subordinated debt and mandatory convertible securities.....	4,077	1,503	2,842	0	0	171.26	
Total interest expense.....	14,662	26,271	32,604	55,979	38,626	-44.19	-12.84
Net interest income (tax equivalent).....	236,806	236,553	316,999	313,222	307,636	0.11	18.61
Non-interest income.....	116,213	109,024	146,879	139,593	131,520	6.59	32.44
Adjusted operating income (tax equivalent).....	353,019	345,577	463,878	452,815	439,156	2.15	22.83
Overhead expense.....	212,274	202,844	277,948	274,517	264,978	4.65	18.96
Provision for credit losses.....	-11,354	51,741	51,134	25,412	28,828		
Securities gains (losses).....	29	17	26	247	-6,341	70.59	-3.33
Other tax equivalent adjustments.....	0	0	-22	1	0		
Pretax net operating income (tax equivalent).....	152,667	90,444	134,386	157,100	139,009	68.80	66.45
Applicable income taxes.....	34,193	19,267	28,699	34,411	24,436	77.47	12.88
Tax equivalent adjustments.....	899	983	1,299	1,668	2,007	-8.55	-65.80
Applicable income taxes (tax equivalent).....	35,092	20,250	29,998	36,079	26,443	73.29	6.60
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	117,575	70,194	104,388	121,021	112,566	67.50	99.95
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	117,575	70,194	104,388	121,021	112,566	67.50	99.95
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	117,575	70,194	104,388	121,021	112,566	67.50	99.95
Investment securities income (tax equivalent).....	27,441	29,506	38,792	43,744	42,169	-7.00	-1.76
US Treasury and agency securities (excluding mortgage-backed securities).....	2,800	648	1,475	1,481	2,262	332.10	7.16
Mortgage-backed securities.....	18,608	24,577	31,188	35,895	31,838	-24.29	1.82
All other securities.....	6,033	4,281	6,129	6,368	8,069	40.92	-14.38
Cash dividends declared.....	35,614	35,419	47,207	46,010	43,269	0.55	23.22
Common.....	35,614	35,419	47,207	46,010	43,269	0.55	23.22
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.92	2.90	50	3.39	3.35	53	3.33	3.27	55	3.86	4.19	25	3.69	4.08	16
Less: Interest expense .....	0.17	0.24	41	0.34	0.54	23	0.31	0.48	27	0.58	0.95	16	0.41	0.75	14
Equals: Net interest income (tax equivalent) .....	2.75	2.65	53	3.05	2.80	66	3.02	2.77	68	3.27	3.21	48	3.28	3.33	40
Plus: Non-interest income .....	1.35	1.09	69	1.40	1.21	64	1.40	1.21	64	1.46	0.90	82	1.40	0.90	84
Equals: adjusted operating income (tax equivalent) .....	4.10	3.80	71	4.45	4.06	75	4.42	4.04	74	4.73	4.16	75	4.68	4.27	69
Less: Overhead expense .....	2.47	2.21	72	2.61	2.59	62	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66
Less: Provision for credit losses .....	-0.13	-0.12	41	0.67	0.66	55	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	98	0	0	94	0	0	95	0	0	97	0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	29	0	0.02	29	0	0.01	57	-0.07	0	4
Plus: other tax equivalent adjustments .....	0	0	49	0	0	45	0	0	5	0	0	79	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.77	1.76	55	1.17	0.91	63	1.28	1.04	67	1.64	1.53	64	1.48	1.55	43
Less: Applicable income taxes (tax equivalent) .....	0.41	0.41	60	0.26	0.21	61	0.29	0.23	66	0.38	0.35	58	0.28	0.32	34
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	45	0	0	46
Equals: Net operating income .....	1.37	1.34	56	0.90	0.70	63	0.99	0.81	65	1.26	1.19	59	1.20	1.22	47
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income .....	1.37	1.34	56	0.90	0.71	62	0.99	0.82	65	1.26	1.19	59	1.20	1.22	47
Memo: Net income (last four quarters) .....	1.34	1.30	60	0.98	0.81	64	0.99	0.82	65	1.26	1.19	58	1.20	1.22	46
Net income—BHC and noncontrolling (minority) interest .....	1.37	1.35	55	0.90	0.72	62	0.99	0.83	65	1.26	1.19	59	1.20	1.22	46
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.87	93.09	34	91.39	92.11	39	91.54	92.32	39	91.12	93.22	27	91.45	93.23	29
Average interest-bearing funds / Average assets .....	56.99	61.98	29	59.68	64.67	26	59.01	64.06	26	62.69	70.66	20	63.50	70.70	23
Interest income (tax equivalent) / Average earning assets .....	3.18	3.12	52	3.70	3.64	51	3.64	3.55	54	4.23	4.49	26	4.04	4.38	26
Interest expense / Average earning assets .....	0.19	0.26	39	0.37	0.58	23	0.34	0.52	27	0.64	1.02	16	0.45	0.81	14
Net interest income (tax equivalent) / Average earning assets .....	3	2.85	58	3.33	3.05	66	3.30	3.01	66	3.59	3.45	51	3.59	3.58	42
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.93	4.07	43	4.14	4.35	45	4.13	4.27	46	4.62	4.98	26	4.45	4.85	23
Interest-bearing bank balances .....	0.12	0.13	27	0.22	0.36	22	0.18	0.27	24	2.14	2.26	50	5.66	1.88	98
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.02			1.50	
Trading assets .....		0.45			0.65			0.60			0.49		0	0.70	34
Total earning assets .....	3.17	3.09	51	3.69	3.61	53	3.63	3.51	55	4.21	4.47	33	4.01	4.33	28
Investment securities (tax equivalent) .....	1.74	1.77	50	2.31	2.36	41	2.21	2.25	43	2.56	2.74	30	2.39	2.69	27
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.89	1.23	28	0.50	1.85	4	0.64	1.75	6	1.47	2.54	10	1.51	2.20	15
Mortgage-backed securities .....	1.87	1.55	82	2.49	2.17	79	2.40	2.05	83	2.63	2.54	63	2.31	2.44	36
All other securities .....	2.13	2.85	28	2.73	3.28	25	2.69	3.24	26	3.23	3.80	29	3.07	3.74	27
Interest-bearing deposits .....	0.18	0.22	48	0.44	0.60	34	0.39	0.53	37	0.77	1.13	18	0.44	0.85	13
Time deposits of \$250K or more .....	1.21	0.70	90	2.09	1.53	91	2.09	1.42	91	1.93	2.13	28	1.15	1.57	12
Time deposits < \$250K .....	0.67	0.67	56	1.34	1.47	36	1.25	1.36	38	1.65	1.91	23	1.33	1.42	33
Other domestic deposits .....	0.12	0.16	46	0.27	0.41	28	0.24	0.36	33	0.57	0.86	26	0.26	0.64	10
Foreign deposits .....		0.12			0.48			0.42			2.53			1.85	
Federal funds purchased and repos .....	0.14	0.18	58	0.36	0.71	25	0.32	0.62	27	1.10	1.23	48	0.98	1.03	54
Other borrowed funds and trading liabilities .....	2.46	1.29	88	1.79	1.54	65	1.84	1.50	68	2.07	1.03	64	1.78	2.10	21
All interest-bearing funds .....	0.30	0.38	41	0.57	0.82	27	0.53	0.74	29	0.93	1.34	17	0.65	1.06	16

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	116,213	109,024	146,879	139,593	131,520
Fiduciary activities income	16,012	14,559	19,406	19,164	19,524
Service charges on deposit accounts - domestic	10,950	10,653	14,635	18,864	18,964
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	9,087	7,232	9,841	9,235	9,223
Insurance activities revenue	10,689	11,303	14,757	15,771	15,122
Venture capital revenue	0	0	0	0	0
Net servicing fees	638	420	528	565	512
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	387	2,938	3,065	1,077	801
Other non-interest income	68,450	61,919	84,647	74,917	67,374
Total overhead expenses	212,274	202,844	277,948	274,517	264,978
Personnel expense	128,462	120,918	161,934	156,867	151,685
Net occupancy expense	32,528	30,848	41,523	41,289	39,355
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,157	2,573	3,395	3,579	4,042
Other operating expenses	49,127	48,505	71,096	72,782	69,896
Fee income on mutual funds and annuities	3,295	2,566	3,566	4,061	3,699
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,805	1,816	1,812	1,788	1,791
Average personnel expense per employee	71.17	66.58	89.37	87.73	84.69
Average assets per employee	6,354.99	5,699.23	5,790.24	5,354.19	5,236.74

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Analysis Ratios</b>																
Mutual fund fee income / Non-interest income	2.84	2.14	64	2.35	2.09	60	2.43	2.02	63	2.91	0.66	86	2.81	1.69	72	
Overhead expenses / Net Interest Income + non-interest income	60.28	58.85	52	58.86	62.06	41	60.09	62.28	44	60.85	61.79	47	60.62	61.22	45	
<b>Percent of Average Assets</b>																
Total overhead expense	2.47	2.21	72	2.61	2.59	62	2.65	2.57	64	2.87	2.59	65	2.83	2.58	66	
Personnel expense	1.49	1.23	78	1.56	1.30	76	1.54	1.30	75	1.64	1.50	62	1.62	1.46	64	
Net occupancy expense	0.38	0.24	93	0.40	0.26	91	0.40	0.26	92	0.43	0.32	84	0.42	0.31	83	
Other operating expenses	0.60	0.72	40	0.66	0.95	29	0.71	0.94	31	0.80	0.76	57	0.79	0.79	52	
Overhead less non-interest income	1.12	1.08	48	1.21	1.27	46	1.25	1.25	46	1.41	1.65	27	1.42	1.65	30	
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>																
Total overhead expense	60.13	58.34	56	58.70	61.60	45	59.92	61.82	47	60.62	59.91	54	60.34	60.51	48	
Personnel expense	36.39	32.89	68	34.99	32.31	66	34.91	32.36	64	34.64	34.17	52	34.54	34.42	49	
Net occupancy expense	9.21	6.26	88	8.93	6.55	85	8.95	6.58	84	9.12	7.50	76	8.96	7.33	78	
Other operating expenses	14.53	18.68	16	14.78	22.16	15	16.06	22.28	21	16.86	17.93	41	16.84	18.28	38	
Total non-interest income	32.92	28.20	65	31.55	28.52	61	31.66	28.83	60	30.83	19.83	85	29.95	20.30	82	
Fiduciary activities income	4.54	2.27	78	4.21	2.06	79	4.18	2.09	78	4.23	1.61	85	4.45	1.95	80	
Service charges on domestic deposit accounts	3.10	3.25	45	3.08	3.23	45	3.15	3.27	47	4.17	3.21	67	4.32	3.58	63	
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	0.07	41	0	0.03	46	
Investment banking fees and commissions	2.57	2.46	66	2.09	2.59	62	2.12	2.46	62	2.04	0.91	82	2.10	0.85	83	
Insurance activities revenue	3.03	0.38	94	3.27	0.41	93	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92	
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0	50	0	0	49	
Net servicing fees	0.18	0.56	50	0.12	-0.04	67	0.11	0.01	65	0.12	0.22	57	0.12	0.52	44	
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0	48	0	0	49	
Net gain (loss) - sales of loans, OREO, and other assets	0.11	3.64	11	0.85	3.74	35	0.66	3.92	31	0.24	2.27	26	0.18	1.98	20	
Other non-interest income	19.39	9.39	87	17.92	9.49	87	18.25	9.65	86	16.54	7.41	92	15.34	7.05	91	
Overhead less non-interest income	27.21	29.67	36	27.15	31.97	32	28.26	31.93	37	29.80	39.47	16	30.39	39.75	18	
Applicable income taxes / Pretax net operating income (tax equivalent)	22.40	21.49	56	21.30	18.64	65	21.36	18.63	64	21.90	21.51	48	17.58	18.37	36	
Applicable income tax + TE / Pretax net operating income + TE	22.99	23.11	53	22.39	22.16	49	22.32	21.18	51	22.97	23.31	44	19.02	21.35	25	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	4,579,465	4,334,692	4,403,261	4,321,141	4,067,639	5.65	26.59
Commercial and industrial loans	1,320,852	1,542,207	1,475,106	949,812	920,380	-14.35	61.56
Loans to individuals	1,593,963	1,591,788	1,540,121	1,793,212	1,821,916	0.14	-1.80
Loans to depository institutions and acceptances of other banks	0	0	0	4,015	4,000		-100.00
Agricultural loans	50,747	53,258	45,663	52,128	53,978	-4.71	-7.63
Other loans and leases	22,441	40,528	35,867	27,535	26,772	-44.63	-27.91
Less: Unearned income	2	7	14	14	33	-71.43	-98.18
Loans and leases, net of unearned income	7,567,466	7,562,466	7,500,004	7,147,829	6,894,652	0.07	22.84
Less: Allowance for loan and lease losses	93,000	114,500	110,000	72,965	72,505	-18.78	41.62
Net loans and leases	7,474,466	7,447,966	7,390,004	7,074,864	6,822,147	0.36	22.64
Debt securities that reprice or mature in over 1 year	2,070,108	1,681,972	1,745,890	1,456,904	1,575,079	23.08	30.31
Mutual funds and equity securities	32,013	26,758	28,737	23,771	19,053	19.64	57.56
Subtotal	9,576,587	9,156,696	9,164,631	8,555,539	8,416,279	4.59	24.32
Interest-bearing bank balances	1,131,074	450,291	512,686	46,248	5,405	151.19	5210.46
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	189,025	179,041	219,368	148,510	207,016	5.58	13.99
Trading assets	0	0	0	0	0		-100.00
Total earning assets	10,896,686	9,786,028	9,896,685	8,750,297	8,628,700	11.35	37.94
Non-interest-bearing cash and due from depository institutions	215,032	167,169	159,995	170,595	175,550	28.63	28.66
Premises, fixed assets, and leases	71,928	73,055	74,206	75,631	78,970	-1.54	-14.53
Other real estate owned	859	1,605	1,458	1,458	2,441	-46.48	-65.65
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	809,906	822,355	800,562	717,944	670,702	-1.51	30.67
Total assets	11,994,411	10,850,212	10,932,906	9,715,925	9,556,363	10.55	36.72
Quarterly average assets	11,733,214	10,768,122	10,918,284	9,594,996	9,521,379	8.96	35.43
Average loans and leases (YTD)	7,555,483	7,437,120	7,461,329	6,971,934	6,764,766	1.59	26.04
<b>Memoranda</b>							
Loans held-for-sale	1,024	1,823	1,119	11,731	6,943	-43.83	-67.73
Loans not held-for-sale	7,566,442	7,560,643	7,498,885	7,136,098	6,887,709	0.08	22.89
Real estate loans secured by 1-4 family	1,994,296	1,969,174	1,958,881	1,997,385	1,944,778	1.28	11.32
Commercial real estate loans	2,526,094	2,307,420	2,381,550	2,262,883	2,065,460	9.48	42.76
Construction and land development	183,445	116,206	144,114	149,372	145,561	57.86	-9.46
Multifamily	682,314	605,403	633,706	562,721	425,739	12.70	183.48
Nonfarm nonresidential	1,660,335	1,585,811	1,603,730	1,550,790	1,494,160	4.70	25.20
Real estate loans secured by farmland	59,075	58,098	62,830	60,873	57,401	1.68	4.51
Total investment securities	2,291,146	1,887,771	1,993,995	1,629,185	1,801,148	21.37	29.09
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	415,956	359,960	408,337	90,554	144,744	15.56	62.18
Municipal securities	406,524	223,925	258,043	169,572	273,047	81.54	71.58
Mortgage-backed securities	1,396,516	1,259,301	1,270,600	1,345,288	1,364,304	10.90	10.74
Asset-backed securities	0	0	0	0	0		
Other debt securities	40,137	17,827	28,278	0	0	125.15	
Mutual funds and equity securities	32,013	26,758	28,737	23,771	19,053	19.64	57.56
Available-for-sale securities	1,576,030	1,197,925	1,348,698	975,340	998,496	31.56	22.28
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	307,005	248,644	297,021	77,164	109,857	23.47	19.70
Municipal securities	84,021	10,883	43,180	2,513	29,914	672.04	117.37
Mortgage-backed securities	1,144,867	920,571	980,219	895,663	858,725	24.36	17.61
Asset-backed securities	0	0	0	0	0		
Other debt securities	40,137	17,827	28,278	0	0	125.15	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	6,026	21,774	20,267	11,188	-4,924	-72.32	-38.00
Available-for-sale securities appreciation (depreciation)	8,658	33,292	29,987	6,786	-19,129	-73.99	-54.87
Structured notes, fair value	959	1,285	1,285	1,470	1,698	-25.37	
Pledged securities	1,599,856	1,383,903	1,446,751	1,336,238	1,496,604	15.60	2.53

BHC Name

City/State

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	3,748,162	3,163,717	3,241,123	2,414,383	2,361,099	18.47	74.64
NOW, ATS and transaction accounts	1,521,809	1,321,395	1,329,466	1,095,164	1,153,531	15.17	33.62
Time deposits less brokered deposits < \$250K	84,638	217,104	199,711	321,636	370,508	-61.01	
MMDA and other savings accounts	4,372,934	3,813,100	3,877,624	3,217,080	2,922,904	14.68	57.13
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,727,543	8,515,316	8,647,924	7,048,263	6,808,042	14.24	50.14
Time deposits of \$250K or more	108,758	107,248	104,085	140,405	146,069	1.41	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	99,715	158,472	143,386	208,775	240,696	-37.08	-58.80
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	10,598	75,008	50,003	471,518	651,018	-85.87	-97.27
Other borrowings w/remaining maturity over 1 year	3,422	14,118	14,094	39,193	53,706	-75.76	-95.05
Brokered deposits < \$250K	358,877	335,619	329,683	399,152	414,100	6.93	
Noncore funding	581,370	690,465	641,251	1,259,043	1,505,589	-15.80	-50.29
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	201,196	201,196	201,196	101,196	101,196	0.00	98.82
Other liabilities	242,845	277,124	254,917	187,026	123,627	-12.37	112.89
Total liabilities	10,752,954	9,684,101	9,745,288	8,595,528	8,538,454	11.04	36.74
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	497	497	497	497	497	0.00	0.00
Common surplus	577,222	577,737	578,082	576,708	575,466	-0.09	0.62
Retained earnings	831,017	726,650	749,055	696,214	621,203	14.36	68.86
Accumulated other comprehensive income	-14,492	2,021	417	-19,026	-43,174		
Other equity capital components	-152,787	-140,794	-140,433	-133,996	-136,083		
Total holding company equity capital	1,241,457	1,166,111	1,187,618	1,120,397	1,017,909	6.46	36.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,241,457	1,166,111	1,187,618	1,120,397	1,017,909	6.46	36.52
Total liabilities and capital	11,994,411	10,850,212	10,932,906	9,715,925	9,556,363	10.55	36.72
<b>Memoranda</b>							
Non-interest-bearing deposits	3,748,162	3,163,717	3,241,123	2,414,383	2,361,099	18.47	74.64
Interest-bearing deposits	6,447,016	5,794,466	5,840,569	5,173,437	5,007,112	11.26	34.23
Total deposits	10,195,178	8,958,183	9,081,692	7,587,820	7,368,211	13.81	46.71
Long-term debt that reprices within 1 year	10,903	50,625	25,287	25,661	570,251	-78.46	-96.54
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	1,187,618	1,120,397	1,120,397	1,017,909	958,177		
Accounting restatements	0	-4,339	-4,339	0	0		
Net income	117,575	70,194	104,388	121,021	112,566		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	2,087	2,082		
Less: Purchase of treasury stock	14,083	6,798	6,438	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	35,614	35,419	47,207	46,010	43,269		
Change in other comprehensive income	-14,909	21,047	19,443	24,148	-21,097		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	870	1,029	1,374	1,242	9,450		
Holding company equity capital, ending balance	1,241,457	1,166,111	1,187,618	1,120,397	1,017,909		

BHC Name

City/State

### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Real estate loans	38.18	36.06	51	39.95	36.66	51	40.28	36.22	52	44.47	52.67	27	42.56	53.63	21
Commercial and industrial loans	11.01	11.11	56	14.21	14.40	48	13.49	13.52	48	9.78	11.45	50	9.63	11.42	49
Loans to individuals	13.29	3.60	90	14.67	3.57	92	14.09	3.40	91	18.46	2.71	95	19.06	2.65	96
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0.04	0	93	0.04	0	94
Agricultural loans	0.42	0.21	80	0.49	0.20	80	0.42	0.19	79	0.54	0.53	72	0.56	0.47	74
Other loans and leases	0.19	4.26	6	0.37	4.66	6	0.33	4.63	6	0.28	1.08	52	0.28	2.64	22
Net loans and leases	62.32	58.81	60	68.64	63	61	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Debt securities over 1 year	17.26	18.32	49	15.50	14.80	54	15.97	15.55	54	15	13.66	61	16.48	13.20	69
Mutual funds and equity securities	0.27	0.05	92	0.25	0.06	90	0.26	0.05	92	0.24	0.06	88	0.20	0.05	84
Subtotal	79.84	78.17	48	84.39	79.07	62	83.83	78.16	68	88.06	86.76	55	88.07	87.24	50
Interest-bearing bank balances	9.43	9.37	59	4.15	6.40	35	4.69	7.51	31	0.48	2.97	13	0.06	2.30	3
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	0.03	36	0	0.01	38
Debt securities 1 year or less	1.58	1.51	63	1.65	1.85	61	2.01	1.68	68	1.53	2.10	51	2.17	2.14	66
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	0.03	38	0	0.02	38
Total earning assets	90.85	91.57	39	90.19	90.87	41	90.52	91.05	44	90.06	92.39	17	90.29	92.24	23
Non-interest cash and due from depository institutions	1.79	0.99	94	1.54	1.03	87	1.46	1.07	82	1.76	1.14	83	1.84	1.25	82
Other real estate owned	0.01	0.01	48	0.01	0.03	51	0.01	0.02	55	0.02	0.04	46	0.03	0.04	57
All other assets	7.36	7.39	51	8.27	8.03	54	8.01	7.82	53	8.18	6.41	76	7.87	6.39	71
<b>Memoranda</b>															
Short-term investments	11.01	12.31	52	5.80	10.21	34	6.70	11.17	31	2	5.36	20	2.22	4.70	32
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	0.29	28	0	0.37	27
US agency securities (excluding mortgage-backed securities)	3.47	0.75	90	3.32	0.59	93	3.73	0.63	93	0.93	1.25	53	1.51	1.67	58
Municipal securities	3.39	1.70	78	2.06	1.60	66	2.36	1.69	68	1.75	2.58	47	2.86	2.66	64
Mortgage-backed securities	11.64	13.46	42	11.61	11.20	54	11.62	11.75	50	13.85	9.38	76	14.28	8.73	79
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.30	34	0	0.26	33
Other debt securities	0.33	0.51	56	0.16	0.40	51	0.26	0.42	57	0	0.53	15	0	0.52	16
Loans held-for-sale	0.01	0.50	20	0.02	0.52	20	0.01	0.52	20	0.12	0.39	44	0.07	0.29	51
Loans held for investment	63.08	58.34	64	69.68	63.22	68	68.59	61.72	71	73.45	72.01	49	72.07	73.24	41
Real estate loans secured by 1-4 family	16.63	11.57	75	18.15	12.28	72	17.92	11.91	76	20.56	16.02	70	20.35	16.83	68
Revolving	2.48	1.44	75	3.16	1.72	77	3.03	1.66	75	3.74	2.24	74	3.91	2.43	75
Closed-end, secured by first liens	13.77	9.73	72	14.37	10.10	74	14.35	9.81	74	15.95	13.07	70	15.29	13.60	64
Closed-end, secured by junior liens	0.38	0.19	83	0.62	0.24	89	0.54	0.22	87	0.87	0.37	90	1.15	0.41	90
Commercial real estate loans	21.06	22.35	45	21.27	22.30	45	21.78	22.22	45	23.29	33.26	19	21.61	33.39	16
Construction and land development	1.53	3.40	28	1.07	3.47	25	1.32	3.40	27	1.54	5	13	1.52	4.78	16
Multifamily	5.69	3.32	82	5.58	3.10	82	5.80	3.12	84	5.79	4.76	72	4.46	5.12	60
Nonfarm nonresidential	13.84	14.65	45	14.62	14.72	48	14.67	14.72	47	15.96	21.85	23	15.64	21.85	21
Real estate loans secured by farmland	0.49	0.35	72	0.54	0.33	74	0.57	0.33	75	0.63	0.95	61	0.60	0.88	63

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	60.52	60.51	42	57.32	56.15	40	58.71	57.15	41	60.45	72.74	23	59	72.88	20
Real estate loans secured by 1-4 family	26.35	20	68	26.04	19.51	70	26.12	19.43	70	27.94	22.29	67	28.21	23.13	67
Revolving	3.93	2.47	72	4.54	2.66	76	4.41	2.64	75	5.08	3.13	76	5.42	3.34	76
Closed-end	22.42	17.35	69	21.50	16.64	69	21.71	16.59	70	22.86	18.71	67	22.79	19.33	65
Commercial real estate loans	33.38	37.13	41	30.51	33.63	41	31.75	34.63	41	31.66	46.16	15	29.96	45.57	14
Construction and land development	2.42	5.69	27	1.54	5.18	19	1.92	5.26	22	2.09	6.97	13	2.11	6.53	17
1-4 family	0.36	1.19	36	0.30	0.94	36	0.43	0.93	44	0.41	1.47	20	0.54	1.52	29
Other	2.07	4.46	27	1.23	4.09	17	1.49	4.19	18	1.68	5.34	14	1.58	4.90	18
Multifamily	9.02	5.41	81	8.01	4.78	82	8.45	4.96	82	7.87	6.42	71	6.17	6.76	58
Nonfarm nonresidential	21.94	24.45	42	20.97	22.19	43	21.38	22.93	44	21.70	30.59	19	21.67	30.16	21
Owner-occupied	7.43	8.31	49	7.57	7.46	54	7.59	7.68	54	8.05	10.68	31	8.57	10.31	37
Other	14.51	15.83	45	13.40	14.52	43	13.79	14.95	44	13.65	19.36	24	13.10	19.35	24
Real estate loans secured by farmland	0.78	0.61	70	0.77	0.52	74	0.84	0.54	73	0.85	1.38	59	0.83	1.27	61
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0.06	0	93	0.06	0	94
Commercial and industrial loans	17.45	19.45	49	20.39	22.98	39	19.67	22.17	43	13.29	16.16	45	13.35	16.21	46
Loans to individuals	21.06	6.58	87	21.05	6.23	88	20.53	6.13	89	25.09	4	95	26.43	3.89	94
Credit card loans	0	0.51	22	0	0.63	22	0	0.65	22	0	0.04	32	0	0.04	32
Agricultural loans	0.67	0.38	79	0.70	0.31	80	0.61	0.32	77	0.73	0.78	70	0.78	0.69	72
Other loans and leases	0.30	8.42	6	0.54	9.11	6	0.48	9.09	6	0.39	1.48	52	0.39	3.74	21
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	391.19	383.43	47	395.30	387.92	43	394.49	381.27	42	417.05	493.53	31	426.85	505.61	31
Real estate loans secured by 1-4 family	170.36	124.74	74	179.58	130.23	69	175.50	125.03	70	192.78	151.03	72	204.08	161.34	71
Revolving	25.41	15.53	72	31.28	18.32	71	29.65	17.42	71	35.06	21.25	75	39.19	23.52	76
Closed-end	144.95	107.54	75	148.29	110.40	72	145.85	106.14	71	157.72	127.10	70	164.89	134.73	69
Commercial real estate loans	215.79	238.58	40	210.42	237.16	39	213.37	234.65	44	218.40	311.74	20	216.74	316.03	19
Construction and land development	15.67	36.07	28	10.60	36.48	26	12.91	35.62	28	14.42	46.63	13	15.27	44.92	17
1-4 family	2.30	7.44	38	2.10	6.64	35	2.88	6.34	44	2.82	9.52	24	3.88	10.21	31
Other	13.37	28.34	28	8.50	28.60	22	10.04	28.16	25	11.59	35.90	14	11.40	33.75	20
Multifamily	58.29	35.29	82	55.21	32.93	81	56.77	32.74	81	54.31	44.76	72	44.68	48.38	63
Nonfarm nonresidential	141.83	156.30	42	144.62	156.60	43	143.68	155.06	42	149.67	206.64	24	156.79	208.15	25
Owner-occupied	48.01	52.63	50	52.19	52.43	53	51.03	52.37	53	55.52	71.54	34	62.04	70.68	43
Other	93.82	100.99	47	92.42	101.87	43	92.66	100.54	44	94.16	130.65	29	94.76	134.17	27
Real estate loans secured by farmland	5.05	3.67	71	5.30	3.43	73	5.63	3.44	74	5.88	8.66	61	6.02	8.13	63
Loans to depository institutions and acceptances of other banks	0	0.20	32	0	0.31	30	0	0.28	31	0.39	0.01	93	0.42	0.01	94
Commercial and industrial loans	112.83	116.17	56	140.64	150.16	45	132.16	139.91	47	91.67	106.70	48	96.58	107.07	49
Loans to individuals	136.16	36.56	89	145.16	36.83	90	137.98	37.47	91	173.07	24.83	94	191.19	24.45	96
Credit card loans	0	2.58	22	0	3.28	22	0	3.30	22	0	0.24	32	0	0.24	32
Agricultural loans	4.33	2.03	79	4.86	1.99	81	4.09	1.88	79	5.03	4.86	70	5.66	4.49	74
Other loans and leases	1.92	47.63	6	3.70	49.92	6	3.21	49.54	7	2.66	10.25	52	2.81	25.58	21
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	26.06	29.25	44	23.05	26.62	39	24.29	27.32	43	23.73	35.38	19	21.53	35.09	14
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	168.46	187.63	43	158.97	186.45	38	163.21	183.76	42	163.69	239.13	23	155.74	243.62	20
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	216.47	244.92	40	211.16	243.47	39	214.23	240.85	40	219.21	315.15	19	217.78	318.90	18

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Short-term investments	11.01	12.31	52	5.80	10.21	34	6.70	11.17	31	2	5.36	20	2.22	4.70	32
Liquid assets	26.33	29.12	45	20.61	24.65	46	21.51	26.22	37	17.01	16.28	62	17.68	15.56	63
Investment securities	19.10	20.37	49	17.40	17.19	53	18.24	17.85	55	16.77	16.41	55	18.85	16.02	68
Net loans and leases	62.32	58.81	60	68.64	63	61	67.59	61.58	66	72.82	72.36	44	71.39	73.30	38
Net loans, leases and standby letters of credit	62.74	59.61	60	69.13	63.89	61	68.09	62.48	66	73.17	72.78	46	71.82	73.71	37
Core deposits	81.10	75.52	68	78.48	69.20	74	79.10	70.67	73	72.54	71.61	51	71.24	69.97	54
Noncore funding	4.85	10.15	33	6.36	15.53	19	5.87	14.13	23	12.96	14.61	44	15.75	16.58	47
Time deposits of \$250K or more	0.91	1.67	32	0.99	2.35	24	0.95	2.11	23	1.45	4.33	11	1.53	4.28	14
Foreign deposits	0	0.33	39	0	0.36	38	0	0.36	39	0	0	48	0	0	49
Federal funds purchased and repos	0.83	1.19	55	1.46	1.44	64	1.31	1.47	63	2.15	0.77	85	2.52	0.96	83
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0.83	0.54	66	1.46	0.59	74	1.31	0.54	75	2.15	0.75	85	2.52	0.97	84
Commercial paper	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.09	0.88	40	0.69	1.75	41	0.46	1.24	45	4.85	2.75	76	6.81	3.63	74
Earning assets that reprice within 1 year	41.26	38.80	56	47.24	38.76	73	46.55	39.38	68	49.44	33.16	85	39.42	32.35	70
Interest-bearing liabilities that reprice within 1 year	19.62	6.64	91	26.23	8.86	92	25.52	8.20	92	26.04	18.54	77	31.42	18.20	83
Long-term debt that reprices within 1 year	0.09	0.27	67	0.47	0.52	73	0.23	0.47	66	0.26	0.15	81	5.97	0.16	97
Net assets that reprice within 1 year	21.55	30.83	25	20.54	27.76	34	20.79	29.11	31	23.13	13.71	68	2.04	12.98	24
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	-7.71	-3.31	35	0.67	6.19	38	-0.99	3.20	41	12.44	10.70	55	15.36	13.54	56
Net short-term noncore funding dependence	-8.04	-9.17	45	0.06	-2.71	55	-1.46	-4.76	59	10.78	5.88	68	13.24	8.57	65
Short-term investment / Short-term noncore funding	239.78	304.29	54	99.07	149.65	44	122.34	184.19	43	17.43	78.10	22	16.01	62.28	30
Liquid assets - short-term noncore funding / Nonliquid assets	29.52	36.72	44	18.59	24.47	49	20.43	28.18	44	6.64	6.90	53	4.61	4.17	52
Net loans and leases / Total deposits	73.31	73.05	53	83.14	82.06	50	81.37	79.43	57	93.24	90.96	53	92.59	92.88	44
Net loans and leases / Core deposits	76.84	78.83	49	87.47	92.26	45	85.45	88.34	50	100.38	102.55	46	100.21	106.50	40
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.56	0.50	63	2.19	1.73	66	1.99	1.57	66	1.16	0.36	88	-0.56	-0.47	34
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.80	1.06	51	3.35	4.54	44	2.94	4.31	35	0.70	1.28	37	-2.17	-1.95	38
Structured notes appreciation (depreciation) / Tier 1 capital	0	0	50	0	0	50	0	0.02	47	0	-0.02	40	0	-0.04	54
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	29.81	13.65	75	35.13	11.41	85	30.92	11.38	82	38.67	7.25	89	43.51	10.76	87
Available-for-sale securities	68.79	84.59	23	63.46	86.72	13	67.64	87.23	16	59.87	91.33	11	55.44	88.32	12
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	2.07	28	0	2.08	27
US agency securities (excluding mortgage-backed securities)	18.15	4.24	88	19.07	3.94	93	20.48	4.01	91	5.56	8.16	53	8.04	11	53
Municipal securities	17.74	8.38	76	11.86	9.87	64	12.94	9.83	67	10.41	15.40	45	15.16	16.63	54
Mortgage-backed securities	60.95	66.09	42	66.71	66.61	48	63.72	66.64	48	82.57	57.07	86	75.75	54.50	77
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.70	34	0	1.54	33
Other debt securities	1.75	3.01	52	0.94	2.93	46	1.42	3.01	50	0	3.73	15	0	3.75	16
Mutual funds and equity securities	1.40	0.29	91	1.42	0.38	86	1.44	0.35	89	1.46	0.49	82	1.06	0.41	80
Debt securities 1 year or less	8.25	8.18	60	9.48	11.25	56	11	10.55	62	9.12	13.55	47	11.49	13.91	58
Debt securities 1 to 5 years	50.61	17.39	93	58.79	17.70	95	56.27	17.03	95	70.77	23.43	97	53.52	23.42	91
Debt securities over 5 years	39.74	72.07	12	30.31	68.10	10	31.29	69.86	10	18.65	58.63	10	33.93	58.36	19
Pledged securities	69.83	33.37	90	73.31	37.16	90	72.56	35.67	91	82.02	43.76	87	83.09	42.20	91
Structured notes, fair value	0.04	0.06	85	0.07	0.02	88	0.06	0.02	89	0.09	0.09	83	0.09	0.15	81
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	109.76	64.27	74	202.26	124.80	77	275.88	183.32	72	-8.32	32.84	26	62.89	16.28	81
Investment securities	21.37	32.48	45	15.57	20.30	48	22.39	23.62	59	-9.55	4.80	14	3.51	8.02	46
Core deposits	14.24	16.96	48	17.67	26	24	22.70	26.88	39	3.53	9.96	28	1.10	10.40	17
Noncore funding	-15.80	-21.64	60	-33.22	-6.57	15	-49.07	-12.18	6	-16.38	4.16	24	20.94	6.76	69

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,183,547	1,920,117	1,734,782
Commit: Secured commercial real estate loans	536,770	378,748	408,896	430,193	277,447
Commit: Unsecured real estate loans	7,937	2,301	4,052	4,176	3,520
Credit card lines (reported semiannually, June/Dec)			0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	50,558	52,256	54,009	34,479	41,194
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	37,852	40,409	39,785	38,693	37,310
Credit derivatives - notional amount (holding company as beneficiary)	91,348	68,902	72,528	58,921	33,475
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	129,199	109,311	112,313	97,614	70,785
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	399	800	511	16,013	7,220
Written options contracts (interest rate)	1,729	2,197	1,919	8,688	4,200
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	2,693,707	2,290,651	2,472,168	1,976,418	1,531,738
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							19.97	22.01	51	19.76	16.97	68	18.15	17.31	58
Standby letters of credit	0.42	0.66	45	0.48	0.72	47	0.49	0.71	47	0.35	0.36	58	0.43	0.35	65
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.01	36	0	0.01	35
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0.32	0.24	71	0.37	0.39	71	0.36	0.35	70	0.40	0	97	0.39	0.02	92
Credit derivatives - notional amount (holding company as beneficiary)	0.76	0.18	89	0.64	0.33	83	0.66	0.30	83	0.61	0	98	0.35	0.01	94
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.08	0.13	91	1.01	0.35	90	1.03	0.30	89	1	0	99	0.74	0	98
Derivative contracts	22.48	47.31	57	21.14	51.49	48	22.63	48.62	52	20.60	2.95	93	16.15	6.51	84
Interest rate contracts	22.48	35.15	59	21.14	36.10	51	22.63	34.36	55	20.60	2.87	93	16.15	6.40	84
Interest rate futures and forward contracts	0	4.39	28	0.01	8.89	26	0	6.21	25	0.16	0.08	85	0.08	0.25	56
Written options contracts (interest rate)	0.01	1.69	19	0.02	2.33	20	0.02	2.18	19	0.09	0.13	76	0.04	0.26	45
Purchased options contracts (interest rate)	0	1.29	22	0	1.45	22	0	1.46	22	0	0.02	45	0	0.07	40
Interest rate swaps	22.46	20.27	67	21.11	20.71	64	22.61	20.83	64	20.34	2.19	94	16.03	5.18	86
Foreign exchange contracts	0	6.12	25	0	5.79	25	0	6.01	25	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70	26	0	3.47	25	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0	48	0	0	49
Foreign exchange rate swaps	0	0.76	39	0	0.73	39	0	0.77	39	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0	48	0	0	48
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0	49	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							29.26	42.82	40	27.54	24.81	61	25.64	25.18	54

BHC Name

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## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	2,695,835	2,293,648	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,695,835	2,293,648	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	399	800	511	16,013	7,220
Written options	1,729	2,197	1,919	8,688	4,200
Exchange-traded	0	0	0	0	0
Over-the-counter	1,729	2,197	1,919	8,688	4,200
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	2,693,707	2,290,651	2,472,168	1,976,418	1,531,738
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	2,695,835	2,293,648	2,474,598	2,001,119	1,543,158
Interest rate contracts	2,695,835	2,293,648	2,474,598	2,001,119	1,543,158
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,874,239	2,451,287	2,634,931	2,138,726	1,669,720
One year or less	27,529	29,691	26,443	49,835	194,816
Over 1 year to 5 years	575,434	483,884	506,659	462,277	470,932
Over 5 years	2,271,276	1,937,712	2,101,829	1,626,614	1,003,972
Gross negative fair value (absolute value)	71,314	122,835	108,642	41,826	17,692
Gross positive fair value	71,484	122,896	108,780	41,769	20,036
Held for trading	0	0	0	0	0
Non-traded	71,484	122,896	108,780	41,769	20,036
Current credit exposure on risk-based capital derivative contracts	71,484	122,895	108,780	41,769	20,036
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

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## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	76	100	94.62	76	100	94.10	77	100	99.57	60	100	99.91	54
Foreign exchange contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	0.14	42	0	0	46
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	0.07	45	0	0	47
<b>Futures and forwards .....</b>															
Written options .....	0.01	12.59	16	0.03	14.59	16	0.02	14.05	15	0.80	14.06	43	0.47	11.75	40
Exchange-traded .....	0.06	7.18	15	0.10	8.60	15	0.08	8.18	14	0.43	11.73	29	0.27	11.14	34
Over-the-counter .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0	48	0	0	49
Purchased options .....	0.06	6.91	15	0.10	8.13	16	0.08	7.73	14	0.43	10.84	29	0.27	10.65	34
Exchange-traded .....	0	3.41	19	0	3.51	18	0	3.42	19	0	2.45	35	0	1.29	38
Over-the-counter .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0	49	0	0	49
Swaps .....	0	3.01	20	0	2.98	20	0	2.86	21	0	2.28	36	0	1.22	38
Held for trading .....	99.92	71.71	91	99.87	67.37	91	99.90	68.76	92	98.77	64.61	74	99.26	65.42	77
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	0	40.70	21	0	43.02	19	0	43.53	19	0	15.01	35	0	13.60	38
Equity, commodity, and other contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	16.17	35	0	12.87	38
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	0.11	46	0	0	48
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0	48	0	0	49
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.30	78	100	56.98	80	100	56.47	80	100	84.99	64	100	86.40	61
Foreign exchange contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	84.69	69	100	85.51	64
Equity, commodity, and other contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.01	44	0	0	47
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.01	47	0	0	48
Over 1 year to 5 years .....	106.62	91.91	90	106.87	90.28	90	106.48	91.48	89	106.88	80.07	96	108.20	82.85	94
Over 5 years .....	1.02	27.90	13	1.29	31.66	9	1.07	32.05	10	2.49	15.20	45	12.62	12.75	68
Gross negative fair value (absolute value) .....	21.35	29.78	39	21.10	27.15	48	20.47	27.06	46	23.10	22.92	58	30.52	22.66	63
Gross positive fair value .....	84.25	29.19	97	84.48	28.15	96	84.94	29.56	97	81.29	34.12	87	65.06	36.28	68
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	2.65	1.18	91	5.36	1.65	96	4.39	1.55	94	2.09	1.30	72	1.15	0.66	79
Gross positive fair value (X) .....	2.65	1.59	86	5.36	2.48	96	4.40	2.23	96	2.09	1.14	80	1.30	1.10	62
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.07	0.05	78	0.12	0.07	84	0.11	0.07	84	0.04	0	94	0.02	0.01	87
Gross positive fair value (X) .....	0.07	0.06	69	0.12	0.10	70	0.11	0.09	70	0.04	0	93	0.02	0.01	85
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0	44	0	0	40
Non-traded (X) .....	0.07	0.01	93	0.12	0.02	94	0.11	0.02	95	0.04	0	96	0.02	0.01	88
Current credit exposure (X) .....	0.07	0.05	75	0.12	0.07	77	0.11	0.06	75	0.04	0.01	91	0.02	0	89
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	50	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	50	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	50	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.88	0.59	77	1.59	0.91	80	1.40	0.85	79	0.54	0.10	90	0.27	0.06	89

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	110,000	72,965	72,965	72,505	69,500
Gross losses	13,556	20,382	27,078	32,540	34,128
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	7,910	7,142	9,945	7,588	8,305
Net losses	5,646	13,240	17,133	24,952	25,823
Provision for loan and lease losses	-11,354	51,741	51,134	25,412	28,828
Adjustments	0	3,034	3,034	0	0
Ending balance	93,000	114,500	110,000	72,965	72,505
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.13	-0.12	40	0.67	0.66	56	0.49	0.51	51	0.27	0.12	86	0.31	0.12	89
Provision for loan and lease losses / Average loans and leases	-0.20	-0.21	40	0.93	1.06	51	0.69	0.82	44	0.36	0.16	87	0.43	0.16	90
Provision for loan and lease losses / Net loan and lease losses	-201.10	-65.12	31	390.79	587.54	48	298.45	487.86	41	101.84	142.73	41	111.64	182.69	38
Allowance for loan and lease losses / Total loans and leases not held for sale	1.23	1.32	45	1.51	1.58	54	1.47	1.58	45	1.02	0.94	65	1.05	0.94	67
Allowance for loan and lease losses / Total loans and leases	1.23	1.30	48	1.51	1.55	58	1.47	1.55	49	1.02	0.93	66	1.05	0.93	68
Allowance for loan and lease losses / Net loans and leases losses (X)	12.35	17.40	53	6.49	11.29	48	6.42	11.58	46	2.92	17.18	10	2.81	21.35	10
Allowance for loan and lease losses / Nonaccrual assets	260.23	330.05	49	318.98	301.93	67	246.38	299.17	51	289.84	315.75	65	284.48	285.36	65
ALLL / 90+ days past due + nonaccrual loans and leases	240.45	271.93	51	297.60	249.38	69	230.14	244.34	54	252.55	283.41	66	237.16	259.30	63
Gross loan and lease losses / Average loans and leases	0.24	0.20	67	0.37	0.35	64	0.36	0.34	66	0.47	0.16	91	0.50	0.15	94
Recoveries / Average loans and leases	0.14	0.08	80	0.13	0.07	86	0.13	0.07	86	0.11	0.05	86	0.12	0.05	84
Net losses / Average loans and leases	0.10	0.12	54	0.24	0.28	55	0.23	0.27	55	0.36	0.11	91	0.38	0.09	92
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	49	0	0	48
Recoveries / Prior year-end losses	29.21	25.09	68	21.95	24.77	54	30.56	33.98	52	22.23	41.80	34	25.10	51.25	39
Earnings coverage of net loan and lease losses (X)	24.87	26.30	60	10.66	20.97	46	10.75	22.91	46	7.25	22.46	26	6.42	29.27	24

#### Net Loan and Lease Losses By Type

Real estate loans	0.04	0.02	75	0.02	0.04	53	0.02	0.04	43	0.05	0.02	77	0.06	0.01	84
Real estate loans secured by 1-4 family	-0.01	-0.01	46	0.04	0.01	78	0.03	0.01	72	0.09	0.02	86	0.10	0.01	92
Revolving	-0.01	-0.07	48	0.12	0.01	85	0.12	0.01	86	0.13	0.02	87	0.13	0.02	88
Closed-end	-0.01	-0.01	45	0.02	0.01	74	0.01	0	64	0.08	0.02	86	0.09	0.01	91
Commercial real estate loans	0.08	0.04	74	0.01	0.06	35	0	0.07	25	0.02	0.02	69	0.02	0.01	67
Construction and land development	0	0.01	64	0	0	42	0	0	47	0	-0.02	83	0.01	-0.02	81
1-4 family	0	0	57	0	0	59	0	0	59	0	0	54	0	0	54
Other	0	0.01	63	0	0	38	0	0	40	0	-0.02	86	0.01	-0.02	88
Multifamily	0	0.01	11	0	0	20	0	0	20	0	0	15	0.01	0	88
Nonfarm nonresidential	0.13	0.05	79	0.01	0.08	38	0.01	0.11	28	0.03	0.03	67	0.02	0.02	68
Owner-occupied	0.04	0.01	88	0.02	0.02	69	0.01	0.02	62	0.02	0.01	78	0.02	0.01	83
Other	0.09	0.04	79	-0.01	0.05	7	0	0.08	7	0.01	0.01	70	0	0.01	66
Real estate loans secured by farmland	0.18	-0.01	95	0.26	0.04	87	0.22	0.02	90	-0.09	0.01	3	0.36	0	97
Commercial and industrial loans	-0.01	0.19	17	0.12	0.46	27	0.19	0.47	33	0.22	0.27	53	0.15	0.18	54
Loans to individuals	0.35	0.72	34	0.92	1.25	53	0.87	1.13	54	1.16	0.74	82	1.20	0.71	78
Credit card loans		2.27			3.33			2.92			1.89			1.65	
Agricultural loans	-0.05	0.02	11	0.09	0.11	74	0.28	0.19	80	-0.04	0.02	6	0.12	0.03	88
Loans to foreign governments and institutions		0			0			0							
Other loans and leases	0	0.09	34	0	0.14	25	0	0.15	25	0	0.14	12	0	0.28	10

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	31,791	16,954	24,657	31,086	32,982
90+ days past due loans and leases	2,940	2,579	3,149	3,717	5,085
Nonaccrual loans and leases	35,737	35,896	44,647	25,174	25,487
Total past due and nonaccrual loans and leases	70,468	55,429	72,453	59,977	63,554
<b>Restructured 30-89 days past due</b>					
Restructured 30-89 days past due	275	136	724	798	1,135
Restructured 90+ days past due	25	146	64	209	68
Restructured nonaccrual	4,286	3,943	4,988	3,516	3,089
Total restructured loans and leases	4,586	4,225	5,776	4,523	4,292
<b>30-89 days past due loans held for sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	13,483	14,585	13,793	13,733	13,532
Other real estate owned	859	1,605	1,458	1,458	2,441
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.42	0.29	75	0.22	0.37	39	0.33	0.39	51	0.43	0.31	72	0.48	0.32	77
90+ days past due loans and leases	0.04	0.09	57	0.03	0.13	50	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual loans and leases	0.47	0.54	49	0.47	0.66	39	0.60	0.66	52	0.35	0.48	36	0.37	0.49	43
90+ days past due and nonaccrual loans and leases	0.51	0.68	42	0.51	0.84	33	0.64	0.85	40	0.40	0.54	36	0.44	0.54	47
<b>30-89 days past due restructured</b>															
30-89 days past due restructured	0	0.01	60	0	0.01	49	0.01	0.01	65	0.01	0	79	0.02	0.01	81
90+ days past due restructured	0	0	66	0	0.01	71	0	0.01	66	0	0	93	0	0	89
Nonaccrual restructured	0.06	0.12	40	0.05	0.14	32	0.07	0.13	41	0.05	0.07	52	0.04	0.10	41
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	48	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.42	0.29	75	0.22	0.37	39	0.33	0.40	51	0.43	0.31	72	0.48	0.32	77
90+ days past due assets	0.04	0.09	57	0.03	0.13	49	0.04	0.12	51	0.05	0.03	74	0.07	0.03	80
Nonaccrual assets	0.47	0.55	49	0.47	0.67	38	0.60	0.67	51	0.35	0.48	36	0.37	0.49	43
30+ days past due and nonaccrual assets	0.93	1	53	0.73	1.25	28	0.97	1.29	44	0.84	0.87	59	0.92	0.88	61
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.32	0.40	48	0.35	0.52	38	0.44	0.52	47	0.30	0.39	38	0.32	0.39	48
90+ days past due and nonaccrual assets + other real estate owned	0.33	0.42	45	0.37	0.55	38	0.45	0.55	44	0.31	0.45	36	0.35	0.45	43
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.42	0.48	46	0.48	0.61	38	0.56	0.60	50	0.43	0.56	40	0.45	0.59	41
Allowance for loan and lease losses	54.17	67.85	48	45.74	66.38	35	55.17	66.66	41	56.70	92.08	35	58.84	95.97	35
Equity capital + allowance for loan and lease losses	3.78	4.12	49	4.09	5.10	38	4.68	4.97	52	3.47	4.77	38	3.91	5.09	40
Tier 1 capital + allowance for loan and lease losses	4.28	4.89	46	4.72	6.26	38	5.38	6.05	48	3.99	5.30	40	4.48	5.65	43
Loans and leases + other real estate owned	0.67	0.82	43	0.69	0.98	36	0.81	0.97	42	0.58	0.78	40	0.62	0.82	40

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due	0.35	0.25	72	0.05	0.35	10	0.08	0.39	13	0.22	0.28	48	0.23	0.29	51
90+ days past due	0.03	0.12	57	0.01	0.17	47	0.02	0.16	52	0.03	0.03	71	0.05	0.03	81
Nonaccrual	0.65	0.60	64	0.66	0.70	53	0.85	0.76	65	0.46	0.45	54	0.53	0.48	64
Commercial and industrial															
30–89 days past due	0.20	0.24	55	0.05	0.24	20	0.31	0.23	73	0.22	0.22	61	0.09	0.23	42
90+ days past due	0	0.02	17	0	0.03	41	0	0.03	39	0	0.02	30	0	0.02	32
Nonaccrual	0.27	0.65	27	0.21	0.80	17	0.24	0.75	20	0.19	0.74	25	0.10	0.61	21
Individuals															
30–89 days past due	0.82	0.60	72	0.88	0.74	69	1.06	0.83	72	1.08	0.60	82	1.21	0.68	79
90+ days past due	0.09	0.08	69	0.12	0.11	70	0.14	0.14	65	0.13	0.02	88	0.14	0.03	88
Nonaccrual	0.10	0.17	51	0.21	0.24	58	0.20	0.28	53	0.14	0.12	66	0.11	0.15	60
Depository institution loans															
30–89 days past due		0.03			0.01			0		0	0	50	0	0	50
90+ days past due		0			0			0		0	0	50	0	0	50
Nonaccrual		0			0			0		0	0	50	0	0	50
Agricultural															
30–89 days past due	0.06	0.11	63	0.01	0.15	56	0.27	0.17	75	0.01	0.10	68	1.19	0.11	93
90+ days past due	0	0	45	0	0	45	0	0	44	0	0	47	0.77	0.01	95
Nonaccrual	1.25	0.51	81	1.66	0.72	82	1.60	0.49	85	2.23	0.80	87	1.64	0.46	82
Foreign governments															
30–89 days past due		0			3.73			0							
90+ days past due		0			0			0							
Nonaccrual		0.17			0.04			0.09							
Other loans and leases															
30–89 days past due	0	0.11	15	0	0.14	19	0	0.18	15	0	0.28	23	0	0.18	23
90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0	40	0	0	41
Nonaccrual	0	0.13	20	0	0.19	18	0	0.15	19	0	0.04	37	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.13	0.36	28	0.09	0.51	11	0.15	0.65	8	0.25	0.53	32	0.32	0.52	45
	90+ days past due	0.06	0.25	56	0.03	0.36	53	0.03	0.33	48	0.07	0.05	76	0.08	0.04	78
	Nonaccrual	0.69	0.76	55	0.57	0.91	36	0.89	0.89	60	0.53	0.55	54	0.63	0.61	58
Revolving	30-89 days past due	0.25	0.33	44	0.07	0.40	19	0.10	0.48	16	0.22	0.36	43	0.21	0.36	44
	90+ days past due	0.01	0.03	71	0.01	0.02	70	0.01	0.03	72	0.09	0.01	90	0.05	0.02	83
	Nonaccrual	0.44	1.05	40	0.35	1.28	24	0.49	1.13	36	0.34	0.34	56	0.34	0.35	56
Closed-end	30-89 days past due	0.11	0.36	31	0.09	0.52	13	0.17	0.65	11	0.26	0.56	34	0.35	0.54	47
	90+ days past due	0.06	0.27	61	0.04	0.41	55	0.03	0.38	52	0.06	0.05	76	0.09	0.05	78
	Nonaccrual	0.73	0.71	59	0.62	0.89	44	0.97	0.87	64	0.57	0.57	54	0.70	0.64	62
Junior lien	30-89 days past due	0.04	0.01	93	0.03	0.02	72	0.04	0.02	80	0.12	0.02	95	0.20	0.02	98
	90+ days past due	0.01	0	88	0.02	0	93	0.01	0	85	0.01	0	93	0.02	0	92
	Nonaccrual	0.05	0.04	70	0.07	0.05	71	0.08	0.04	75	0.08	0.03	85	0.09	0.03	87
Commercial real estate	30-89 days past due	0.53	0.16	90	0.02	0.21	18	0.03	0.26	18	0.19	0.15	69	0.15	0.16	59
	90+ days past due	0.02	0.01	71	0	0.02	25	0.02	0.02	73	0	0.02	34	0.03	0.02	81
	Nonaccrual	0.59	0.48	66	0.64	0.53	60	0.76	0.62	67	0.24	0.34	45	0.26	0.41	50
Construction and development	30-89 days past due	0	0.15	18	0	0.24	13	0	0.28	11	0.02	0.20	50	1.36	0.17	96
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.01	43	0	0	44
	Nonaccrual	0	0.31	14	0.04	0.32	29	0.03	0.41	31	0.04	0.18	52	0.14	0.18	64
1-4 family	30-89 days past due	0	0.03	31	0	0.03	29	0	0.03	28	0	0.05	33	0.91	0.07	96
	90+ days past due	0	0	45	0	0	41	0	0	42	0	0	47	0	0	48
	Nonaccrual	0	0.02	31	0	0.03	27	0	0.03	27	0	0.01	40	0.14	0.04	87
Other	30-89 days past due	0	0.10	21	0	0.17	16	0	0.22	13	0.02	0.12	64	0.45	0.06	93
	90+ days past due	0	0	40	0	0	39	0	0	40	0	0	44	0	0	45
	Nonaccrual	0	0.25	15	0.04	0.26	37	0.03	0.35	39	0.04	0.14	57	0	0.10	25
Multifamily	30-89 days past due	0	0.09	26	0.02	0.09	56	0.01	0.09	47	0.03	0.03	80	0	0.03	36
	90+ days past due	0	0	46	0	0	43	0	0	45	0	0	46	0	0	46
	Nonaccrual	0.06	0.13	64	0.11	0.09	66	0.09	0.11	64	0.11	0.03	84	0.12	0.04	83
Nonfarm non-residential	30-89 days past due	0.81	0.12	97	0.02	0.21	23	0.04	0.23	30	0.27	0.13	82	0.07	0.17	48
	90+ days past due	0.03	0.01	77	0	0.02	30	0.03	0.02	80	0	0.02	37	0.04	0.02	83
	Nonaccrual	0.87	0.58	76	0.88	0.68	64	1.09	0.80	66	0.31	0.36	50	0.31	0.52	50
Owner Occupied	30-89 days past due	0.11	0.04	83	0	0.07	18	0.03	0.07	41	0.21	0.06	89	0.07	0.08	64
	90+ days past due	0.03	0	90	0	0	34	0.02	0	84	0	0.01	40	0.04	0	92
	Nonaccrual	0.71	0.20	92	0.82	0.26	96	0.85	0.27	93	0.25	0.19	64	0.23	0.20	67
Other	30-89 days past due	0.71	0.07	97	0.02	0.13	32	0.01	0.14	32	0.06	0.05	73	0	0.07	38
	90+ days past due	0	0.01	34	0	0.01	33	0.01	0.01	80	0	0.01	41	0	0.01	39
	Nonaccrual	0.17	0.31	45	0.06	0.36	24	0.24	0.44	44	0.07	0.14	56	0.08	0.22	53
Farmland	30-89 days past due	0	0.13	30	0	0.24	26	0	0.11	30	0.31	0.21	77	0.35	0.09	86
	90+ days past due	0	0.01	44	0	0.01	44	0	0	45	0	0.01	45	0	0	46
	Nonaccrual	1.93	1.06	79	4.39	1.49	88	2.98	1.13	81	5.99	1.06	92	7.04	0.49	99
Credit card	30-89 days past due		0.79			0.92			0.95			0.87			1.03	
	90+ days past due		0.40			0.55			0.63			0.18			0.26	
	Nonaccrual		0.08			0.06			0.05			0			0.07	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	424,932	437,440	438,145	443,209	439,880
Retained earnings	838,643	739,689	761,195	696,214	621,203
Accumulated other comprehensive income (AOCI)	-14,492	2,021	417	-19,026	-43,174
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	1,249,083	1,179,150	1,199,757	1,120,397	1,017,909
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	275,307	279,028	278,020	273,276	277,635
Accumulated other comprehensive income-related adjustments	-14,492	2,021	417	-19,026	-43,174
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	988,268	898,101	921,320	866,147	783,448
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	988,268	898,101	921,320	866,147	783,448
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	97,000	97,000	97,000	97,000	97,000
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	97,000	97,000	97,000	97,000	97,000
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	97,000	97,000	97,000	97,000	97,000
<b>Tier 1 Capital</b>	1,085,268	995,101	1,018,320	963,147	880,448
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	100,000	100,000	100,000	0	0
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	89,946	96,677	97,352	73,894	73,784
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	189,946	196,677	197,352	73,894	73,784
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	189,946	196,677	197,352	73,894	73,784
Exited advanced approach tier 2 capital					
Total capital	1,275,214	1,191,778	1,215,672	1,037,041	954,232
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	11,740,840	10,781,161	10,930,423	9,594,996	9,521,379
Less: Deductions from common equity tier 1 capital	275,307	279,028	278,020	273,276	277,635
Less: Other deductions	0	0	0	0	0
Total assets for leverage ratio	11,465,533	10,502,133	10,652,403	9,321,720	9,243,744
Total risk-weighted assets	8,103,094	7,724,668	7,781,992	7,668,643	7,468,578
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	12.20	12.59	50	11.63	12.26	40	11.84	12.35	44	11.29	12.50	35	10.49	12.37	21
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0	50	0	0	50
Tier 1 capital, column A	13.39	13.31	62	12.88	12.97	54	13.09	13.08	56	12.56	13.19	48	11.79	13.03	32
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0	50	0	0	50
Total capital, column A	15.74	15.21	64	15.43	15.12	66	15.62	15.23	66	13.52	14.63	34	12.78	14.48	21
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0	50	0	0	50
Tier 1 leverage	9.47	9.07	67	9.48	9.05	66	9.56	9.13	69	10.33	10.39	56	9.52	10.37	32
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72							

BHC Name

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	10,689	11,303	14,757	15,771	15,122	-5.43	-17.46
Other insurance activities income	10,689	11,303	14,757	15,771	15,122	-5.43	-17.46
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	227,451	185,227	186,434	181,748	177,479	22.80	38.30

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			60			66.67	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			40			33.33	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			0			0	
<hr/>															
Insurance activities revenue / Adjusted operating income	3.03	0.38	94	3.27	0.41	93	3.18	0.41	93	3.48	0.37	94	3.44	0.46	92
Premium income / Insurance activities revenue	0	2.90	41	0	2.06	40	0	2.84	40	0	0.03	47	0	0	48
Credit related premium income / Total premium income		31.14			40.11			38.23			100			50	
Other premium income / Total premium income		68.86			59.89			61.77			0			50	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0	48	0	0	48
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			37.86			72.25	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62							
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			132.57			116.87	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	49	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.30	11.72	81	16.69	11.07	74	16.52	11.03	72	17.54	11.53	72	18.62	13.70	74
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	0	49	0	0	49

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### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	630	664	647	731	1,044
Real estate loans	630	664	647	731	1,044
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	630	664	647	731	1,044
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0	0.63	34	0	0.88	31	0	0.87	31	0	0	48	0	0	48
Cost: Interest-bearing deposits		0.12			0.48			0.42			2.53			1.85	

#### Net Losses as a Percent of Foreign Loans by Type

	Peer # 1	Peer # 2
Real estate loans	0.18	6.51
Commercial and industrial loans	0.86	0.43
Foreign governments and institutions	0	0

#### Growth Rates

	Peer # 1	Peer # 2
Net loans and leases	-5.12	-0.16
Total selected assets	-5.12	3.36
Deposits	10.74	-1.43

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries	51,273	30,094	44,542	58,579	51,331	70.38	-37.52
Dividends	49,000	26,400	40,000	50,200	43,000	85.61	380.39
Interest	0	312	391	398	424	-100.00	-100.00
Management and service fees	2,273	3,382	4,151	7,981	7,907	-32.79	-96.82
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	6,050	70	37,087	140	131	8542.86	9818.03
Dividends	6,050	70	37,087	140	131	8542.86	9818.03
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	57,323	30,164	81,629	58,719	51,462	90.04	-30.20
Securities gains (losses)	538	-625	-483	165	399		
Other operating income	420	253	346	338	350	66.01	9.95
Total operating income	58,281	29,792	81,492	59,222	52,211	95.63	-29.37
<b>Operating Expenses</b>							
Personnel expenses	394	4,466	5,825	5,837	5,572	-91.18	-99.02
Interest expense	4,078	1,503	2,842	0	0	171.32	
Other expenses	4,730	2,645	3,158	8,425	8,654	78.83	-85.42
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	9,202	8,614	11,825	14,262	14,226	6.83	-87.36
Income (loss) before taxes	49,079	21,178	69,667	44,960	37,985	131.75	404.93
Applicable income taxes (credit)	-1,653	-2,205	-2,653	-1,588	-1,608		
Extraordinary items							
Income before undistributed income of subsidiaries	50,732	23,383	72,320	46,548	39,593	116.96	413.53
Equity in undistributed income of subsidiaries	66,843	46,811	32,068	74,473	72,973	42.79	36.63
Bank subsidiaries	65,432	45,601	61,337	66,217	66,634	43.49	41.76
Nonbank subsidiaries	1,411	1,210	-29,269	8,256	6,339	16.61	-48.95
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	117,575	70,194	104,388	121,021	112,566	67.50	99.95
<b>Memoranda</b>							
Bank net income	114,432	72,001	101,337	116,417	109,634	58.93	103.04
Nonbank net income	7,461	1,280	7,818	8,396	6,470	482.89	164.11
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	1,356,530	90.99	1,288,372	90.92	1,306,735	90.81	1,141,901	1,057,755	5.29	42.83
Common and preferred stock .....	1,356,530	90.99	1,288,372	90.92	1,306,735	90.81	1,141,901	1,057,755	5.29	42.83
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	39,993	2.68	37,061	2.62	38,582	2.68	67,851	59,595	7.91	-19.31
Common and preferred stock .....	39,993	2.68	37,061	2.62	38,582	2.68	67,851	59,595	7.91	-19.31
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	26,198	1.76	21,303	1.50	23,111	1.61	18,441	14,221	22.98	13.95
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	34,908	2.34	35,717	2.52	37,915	2.63	9,387	5,876	-2.27	220.76
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	4,606	0.31	5,885	0.42	5,504	0.38	7,243	9,581	-21.73	-64.92
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	28,671	1.92	28,756	2.03	27,073	1.88	27,612	28,656	-0.30	-5.25
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	1,490,906	100.00	1,417,094	100.00	1,438,920	100.00	1,272,435	1,175,684	5.21	38.49
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	100,000	6.71	100,000	7.06	100,000	6.95	0	0	0.00	
Other liabilities .....	48,253	3.24	49,786	3.51	50,106	3.48	50,842	56,579	-3.08	-26.90
Balance due to subsidiaries and related institutions .....	101,196	6.79	101,196	7.14	101,196	7.03	101,196	101,196	0.00	0.00
Total liabilities .....	249,449	16.73	250,982	17.71	251,302	17.46	152,038	157,775	-0.61	49.19
Equity Capital .....	1,241,457	83.27	1,166,112	82.29	1,187,618	82.54	1,120,397	1,017,909	6.46	36.52
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	497	0.03	497	0.04	497	0.03	497	497	0.00	0.00
Common surplus .....	577,222	38.72	577,737	40.77	578,082	40.17	576,708	575,468	-0.09	0.62
Retained earnings .....	831,017	55.74	726,651	51.28	749,055	52.06	696,214	621,203	14.36	68.86
Accumulated other comprehensive income .....	-14,492	-0.97	2,021	0.14	417	0.03	-19,026	-43,175		
Other equity capital components .....	-152,787	-10.25	-140,794	-9.94	-140,433	-9.76	-133,996	-136,084		
Total liabilities and equity capital .....	1,490,906	100.00	1,417,094	100.00	1,438,920	100.00	1,272,435	1,175,684	5.21	38.49
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	101,196	6.79	101,196	7.14	101,196	7.03	101,196	101,196	0.00	0.00
Notes payable to subsidiaries that issued TPS .....	101,196	6.79	101,196	7.14	101,196	7.03	101,196	101,196	0.00	0.00
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Profitability</b>															
Net income / Average equity capital	12.96	12.52	60	8.21	6.29	69	9.09	7.29	69	11.32	10.58	60	11.49	11.03	60
Bank net income / Average equity investment in banks	11.45	12.35	50	7.92	6.43	58	8.23	7.45	57	10.56	10.85	48	10.77	11.56	48
Nonbank net income / Average equity investment in nonbanks	26.34	13.18	81	3.96	8.01	50	18.54	9.75	80	13.11	12.07	68	11.42	10.83	64
Subsidiary HCs net income / Average equity investment in sub HCs		11.04			6.72			7.01			15.16			9.40	
Bank net income / Parent net income	97.33	96.45	27	102.57	87.60	47	97.08	88.16	25	96.20	103.77	12	97.40	104.73	11
Nonbank net income / Parent net income	6.35	3.22	78	1.82	4.43	62	7.49	3.59	83	6.94	1.08	91	5.75	0.99	91
Subsidiary holding companies' net income / Parent net income		66.57			81.94			68.34			92.33			90.39	
<b>Leverage</b>															
Total liabilities / Equity capital	20.09	16.51	73	21.52	20.37	68	21.16	20.06	70	13.57	9.66	66	15.50	9.50	72
Total debt / Equity capital	8.06	11.37	52	8.58	14.74	49	8.42	14.41	48	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	16.21	13.41	71	17.25	17.04	67	16.94	16.67	68	9.03	7.99	57	9.94	7.93	60
Total debt + Loans guaranteed for affiliate / Equity capital	8.06	11.46	51	8.58	15.02	48	8.42	14.68	48	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	8.06	11.47	52	8.58	14.86	49	8.42	14.52	48	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	8.06	10.65	53	8.58	13.73	50	8.42	13.56	49	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0.55	39	0	0.92	36	0	0.77	38	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0.10	40	0	0.05	41	0	0.06	40	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0.08	40	0	0.08	39	0	0.08	39	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	48.87	40.69	50	46.44	32.61	62	46.45	34.67	57	0	14.37	26	0	15.49	26
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	112.49	103.15	89	113.66	103.27	89	113.28	102.81	89	107.98	104.21	68	109.77	104.10	74
Total investment in subs / Equity capital	112.49	108.29	79	113.66	110.46	78	113.28	110.16	78	107.98	104.48	67	109.77	104.38	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	0.99	0.27	87	1.70	0.69	81	1.51	0.47	85	0.74	0.44	66	0.88	0.36	75
Equity investment in subs – equity cap / Net income-div (X)	1.42	0.85	82	3.44	2.31	75	2.76	1.82	76	1.19	1.47	56	1.43	1.18	65
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	136.53	152.56	50	75.13	128.63	20	144.87	136.59	61	104.07	153.39	36	97.82	113.37	44
Cash from ops + noncash items + op expense / Op expense + dividend	129.43	155.61	43	164.97	142.45	71	149.83	147.24	64	110.65	152.31	36	96.11	123.74	34
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	96.09	94.59	46	162.26	140.42	64	150.66	134.08	68	109.01	105.99	56	101.27	108.88	47
Pretax operating income + interest expense / Interest expense	1,303.51	1,645.53	49	1,509.05	1,826.91	68	2,551.34	2,016.32	78		17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	968.65	1,896.20	40	674.09	1,413.95	43	1,350.08	1,539.23	64	1,116.05	2,481.22	52	1,017.51	1,015.91	64
Dividends + interest from subsidiaries / Interest expense + dividends	138.69	174.48	46	72.54	144.62	21	154.80	150.43	61	110.28	196.13	33	100.66	140.89	38
Fees + other income from subsidiaries / Salary + other expenses	44.36	12.03	83	47.56	14.76	79	46.21	13.95	80	55.96	3.91	93	55.58	3.76	93
Net income / Current part of long-term debt + preferred dividends (X)		40.79			26.65			35.64			71.69			106.04	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	2.16	3.29	47	2.41	3.69	51	2.50	3.85	49	0.57	1.59	56	0.34	1.59	54
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.60			0.12			0.10			0			0	
Nonaccrual		1.04			0.80			1.03			8.16			0.70	
Total		1.64			0.92			1.13			8.16			0.70	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Total	0	0.03	46	0	0.05	46	0	0.05	46	0	0	49	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.46	1.76	71	0.51	2.95	68	0.51	2.66	69	0.85	0.13	88	0.78	0.14	87
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	38	0	0.08	38	0	0	49	0	0	49

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	70.20	69.90	57	151.47	84.44	87	65.28	81.10	44	98.84	65.39	78	109.28	87.25	75
Dividends declared / Net income .....	30.29	27.22	55	50.46	49.77	55	45.22	42.29	56	38.02	25.65	69	38.44	24.10	69
Net income – dividends / Average equity.....	9.04	9.25	54	4.07	3.19	58	4.98	4.14	60	7.02	7.61	40	7.07	8.12	37
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	137.59	160.45	50	74.54	130.19	28	84.73	132.17	26	109.11	160.93	32	99.38	131.90	36
Dividends from nonbank subsidiaries .....	16.99	6.19	83	0.20	3.74	63	78.56	3.41	96	0.30	2.59	68	0.30	2.83	64
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	0	48	0	0	48
Dividends from all subsidiaries .....	154.57	213.42	44	74.73	167.02	19	163.30	174.85	58	109.41	209.89	24	99.68	144.51	32
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	42.82	43.30	45	36.67	61.85	34	39.47	60.28	33	43.12	45.88	44	39.22	33.37	58
Interest income from bank subsidiaries.....	0	0.11	25	0.43	0.48	71	0.39	0.36	74	0.34	0.09	86	0.39	0.11	86
Management and service fees from bank subsidiaries .....	1.99	0.87	81	4.70	1.79	80	4.10	1.47	81	6.86	0.47	91	7.21	0.32	93
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries .....	44.81	48.70	47	41.80	71.13	33	43.95	62.88	34	50.32	48.40	51	46.82	35.67	64
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	81.09	66.90	52	5.47	52.29	43	474.38	56.39	97	1.67	76.61	23	2.02	80.47	17
Interest income from nonbank subsidiaries.....	0	2.38	31	0	4.57	32	0	7.38	32	0	0.91	44	0	0.31	46
Management and service fees from nonbank subsidiaries .....	0	0.66	39	0	0.93	40	0	0.86	39	0	0.02	47	0	0.17	46
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	0.01	47	0	0.06	46
Operating income from nonbank subsidiaries .....	81.09	94.31	48	5.47	70.62	27	474.38	79.84	95	1.67	83.73	19	2.02	96.62	14
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			65.48			43.51	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0			0	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0			0.15	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			65.48			43.66	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	84.08	72.55	36	88.61	68	48	49.08	69.76	24	84.77	77.61	23	82.36	72.95	32
Interest income from bank subsidiaries.....	0	0.27	24	1.05	1.03	77	0.48	0.63	72	0.67	0.23	84	0.81	0.55	83
Management and service fees from bank subsidiaries .....	3.90	1.64	82	11.35	2.06	85	5.09	1.87	80	13.48	0.75	93	15.14	0.59	93
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries .....	87.98	82.68	29	101.01	80.80	96	54.66	82.20	20	98.91	94.06	43	98.31	89.39	47
Dividends from nonbank subsidiaries .....	10.38	3.56	85	0.23	2.36	65	45.51	1.95	96	0.24	1.13	69	0.25	2.65	67
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0	47	0	0	47
Operating income from nonbank subsidiaries .....	10.38	5.69	82	0.23	5.80	54	45.51	4.70	92	0.24	1.56	64	0.25	3.33	62
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	0	47	0	0	48
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt .....	101.20	28.03	88	101.20	27.05	89	101.20	27.08	89		70.71			81.26	